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September 29, 2020

Honorable Vincent Papalia, U.S.B.J.  
U.S. Bankruptcy Court  
50 Walnut Street, 3<sup>rd</sup> Floor  
Newark, NJ 07102

Re: Francis Avella  
18-30162  
Chapter 13  
Proceeding: Select Portfolio Servicing's Default  
Certification  
Hearing Date: To Be Determined

Dear Judge Papalia:

Please accept this letter in opposition to the above matter. My office has preliminarily discussed the matter with the debtor's family but have been unable to thus far prepare a formal opposition. We have been advised that debtor has been extremely ill and in the hospital for some time now. While debtor disputes the accuracy of the pay history he has been unable due to his condition to provide additional proofs of payments or to substantively discuss the matter with my office at this time.

I would therefore request that the court mark the matter as contested, with the intension of a formal opposition being filed shortly.

Respectfully Submitted,

/s/ HERBERT B. RAYMOND, ESQ.

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Herbert B. Raymond, Esq.